

_ District of Nebraska

In re Mark J. Whetstone
Karil A. Whetstone,
Debtor

Case No. 10-80713

Chapter 13

Response to Notice of Final Cure Payment

Name of Creditor: Wells Fargo Bank, NA

Last four digits of any number you use to identify the debtor's account 6855

Uniform Claim Identifier: _____

Court Claim No. (if known): 7

Part 1: Status of Payments on Claim and Post-Petition Payments

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

Section A: Status of Claim Amounts (Choose ONE in Section A)

- ☒ As of 08/13/15, Debtor(s) has paid in full the amount required to cure the default on the Creditor's claim.
- ☐ The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.
- ☐ As of _____, Debtor(s) has **not** paid in full the amount required to cure the default on the Creditor's claim.
- ☐ The Creditor contends that the amounts itemized in Part 2 below remain unpaid.
- ☐ The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will have paid in full the amount required to cure the default on the Creditor's claim.

Section B: Status of Post-Petition Payment, Fees, Expenses and Charges (Choose ONE in Section B)

☒ Post-Petition Payments Paid by Debtor(s)

- ☒ As of 08/13/15, the Creditor agrees that that Debtor(s) is current on all post-petition payments, fees, expenses and charges. Debtor(s) is due post petition for 08/01/2015.
- ☐ As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and charges. The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

☐ Post-Petition Payments Paid by Trustee

- ☐ As of _____, the Creditor agrees that the Debtor(s) is current with all post petition payments consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs. Debtor(s) is due post petition for _____.
- ☐ The Creditor contends that Trustee disbursement(s) totaling _____ have not yet been posted to the account. With the application of those funds, the Debtor(s) will be current with all post petition payments thorough the date of the Trustee's Notice consistent with Section 1322(b)(5) including all fees, charges, expenses, escrow and costs.
- ☐ As of _____, the Creditor disagrees that the Debtor(s) is current on all post-petition payments, fees, expenses and/or charges consistent with Section 1322(b)(5). The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid.

Part 2: Itemization of Claim Amounts not Cured by Debtor(s)

Description	Amount
1. Late charges	(1) _____
2. Non-sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____

6. Sheriff/auctioneer fees (6) _____
7. Title costs (7) _____
8. Recording fees (8) _____
9. Appraisal/broker's price opinion fees (9) _____
10. Property inspection fees (10) _____
11. Tax advances (non-escrow) (11) _____
12. Insurance advances (non-escrow) (12) _____
13. Property preservation expenses (13) _____
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15) (14) _____
15. Past Due Payments
- | | | |
|---------------|-----------------------------|--------|
| _____ - _____ | _____ installments at _____ | \$0.00 |
| _____ - _____ | _____ installments at _____ | \$0.00 |
| _____ - _____ | _____ installments at _____ | \$0.00 |
- Past due payments prior to _____ in the total amount of _____
See attached for breakdown.
- Total payments due ► (15) \$0.00
16. Other. Specify: (16) _____
17. Other. Specify: (17) _____
18. Unapplied Funds (18) (_____)
19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above. (19) \$0.00

Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)

Description	Amount
1. Late charges	(1) _____
2. Non-sufficient funds (NSF) fees	(2) _____
3. Attorney's fees	(3) _____
4. Filing fees and court costs	(4) _____
5. Advertisement costs	(5) _____
6. Sheriff/auctioneer fees	(6) _____
7. Title costs	(7) _____
8. Recording fees	(8) _____
9. Appraisal/broker's price opinion fees	(9) _____
10. Property inspection fees	(10) _____
11. Tax advances (non-escrow)	(11) _____
12. Insurance advances (non-escrow)	(12) _____
13. Property preservation expenses	(13) _____

14. Past Due Payments

Escrow advance on the account?

☐ No

☐ Yes Escrow advance balance on the account is _____ and will be collected through the escrow portion of the ongoing monthly installments.

_____- _____ installments at _____ \$0.00
_____- _____ installments at _____ \$0.00
_____- _____ installments at _____ \$0.00

Past due payments prior to _____ in the total amount of _____

See attached for breakdown.

Total payments due ► (14) \$0.00

15. Other. Specify: (15) _____

16. Other. Specify: (16) _____

17. Unapplied Funds (17) (_____)

18. Total post-petition payments, fees, expenses and charges not cured by Debtor(s). (18) \$0.00

Attorney for creditor (signature) /s/Jonathon B. Burford

Attorney for creditor (print) Jonathon B. Burford

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UNITED STATES BANKRUPTCY COURT

Certificate of Service

☒ I hereby certify that a copy of Response to Notice of Final Cure was mailed first class, postage paid, this 14 day of August, 2015 to:

Party 1: Mark J. Whetstone
Karil A. Whetstone
9105 Nina Street
Omaha, NE 68124

Party 2:

☒ I hereby certify that a copy of Response to Notice of Final Cure was uploaded through the Court's ECF System at the e-mail address register with the court on, this 14 day of August, 2015 to:

Party 1: Wesley H. Bain, Jr.
John Turco Law Offices
2580 90th St.
Omaha, NE 68124
Email: wbain@johnturcolaw.com

Party 2:) Kathleen Laughlin
Chapter 13 Trustee's Office
13930 Gold Circle
Suite 201
Omaha, NE 68144

Attorney for creditor (signature) /s/Jonathon B. Burford

Attorney for creditor (print) Jonathon B. Burford